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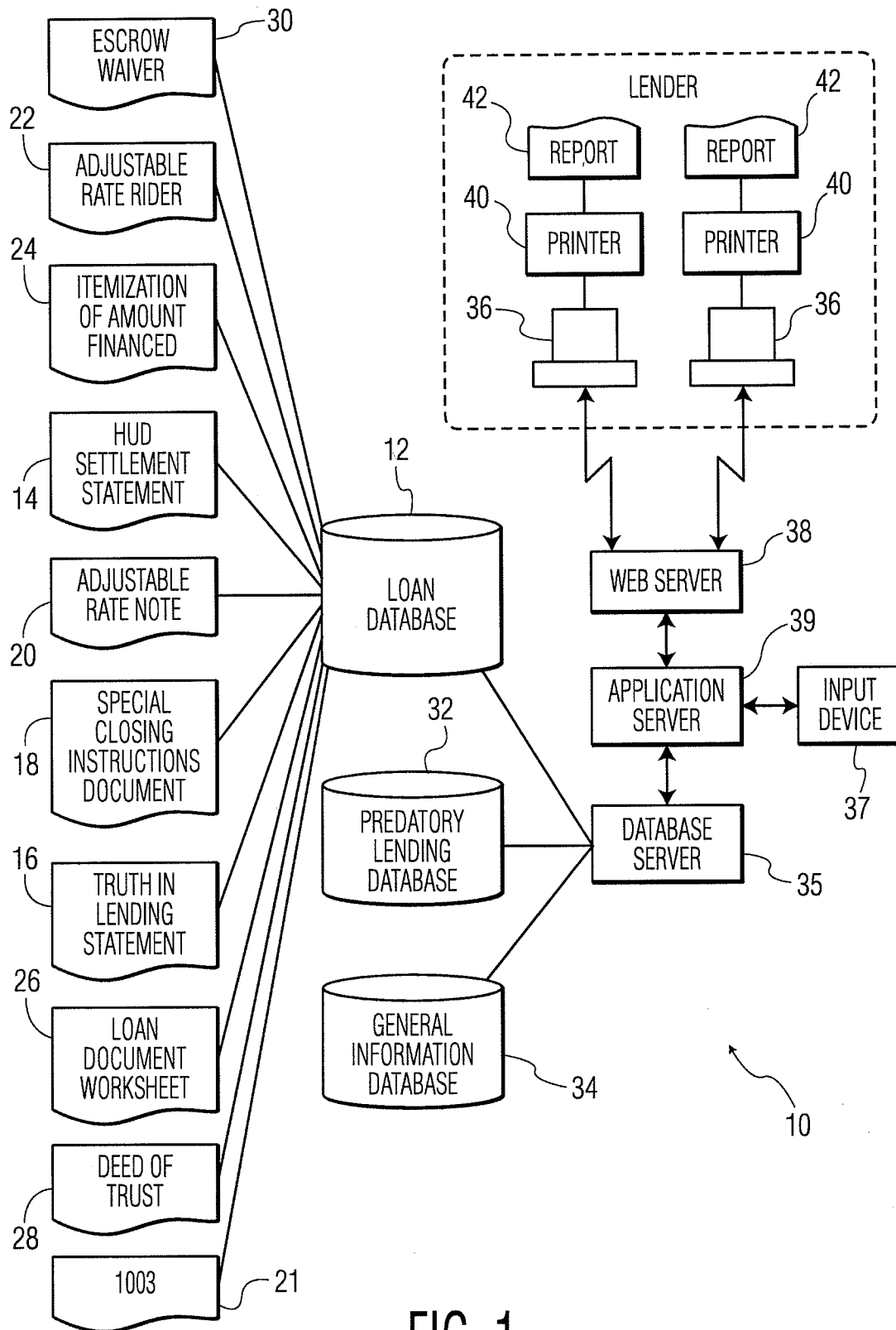


FIG. 1

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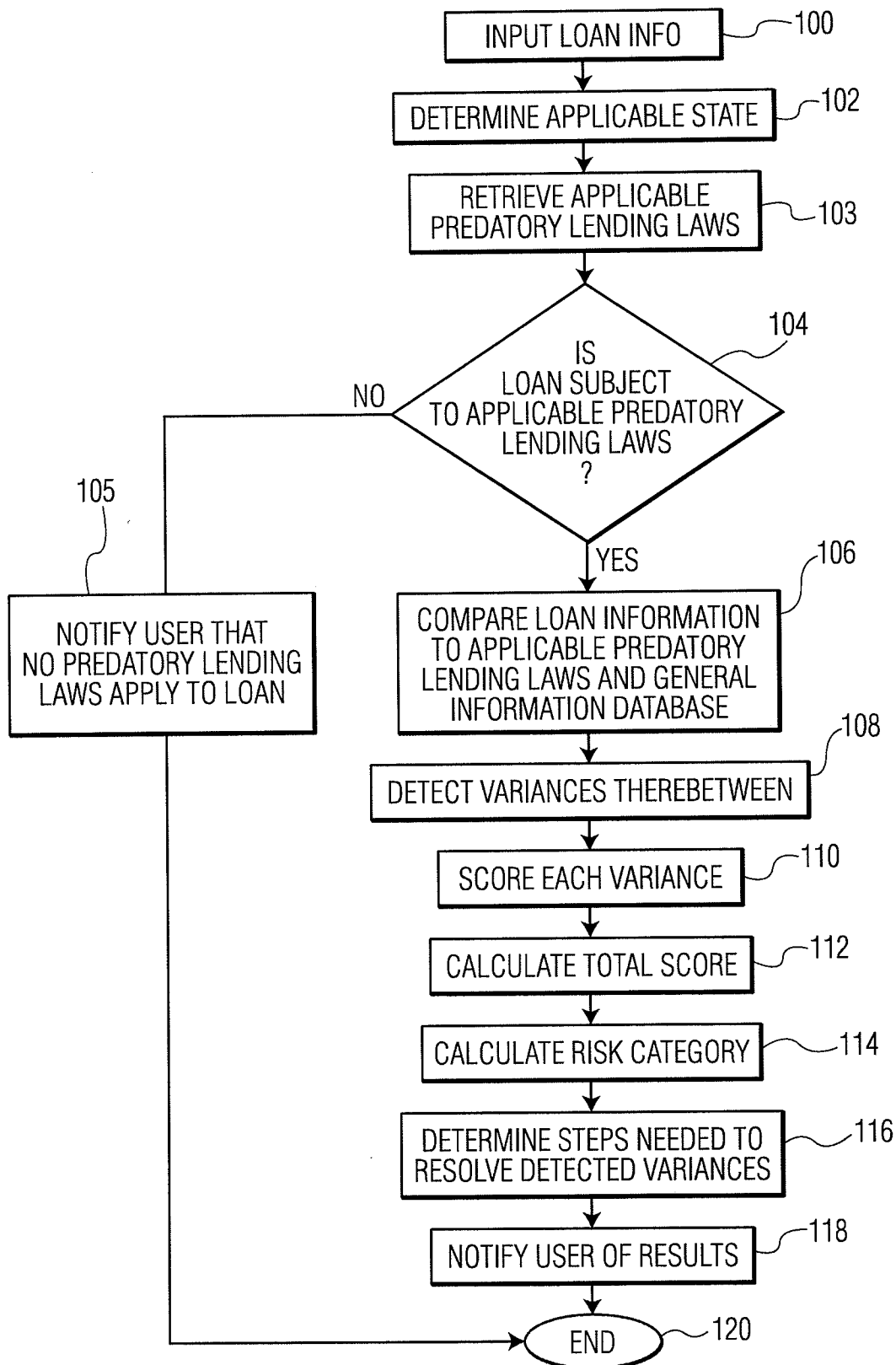


FIG. 2

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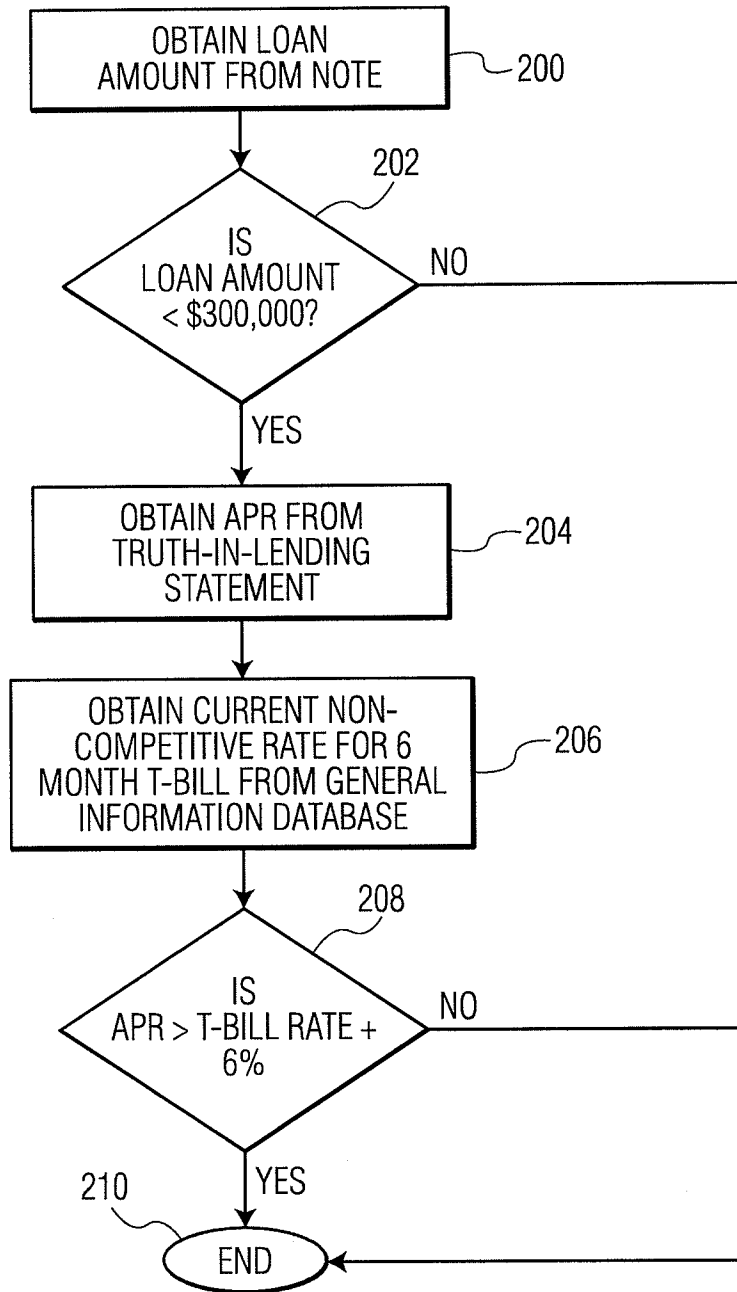


FIG. 3

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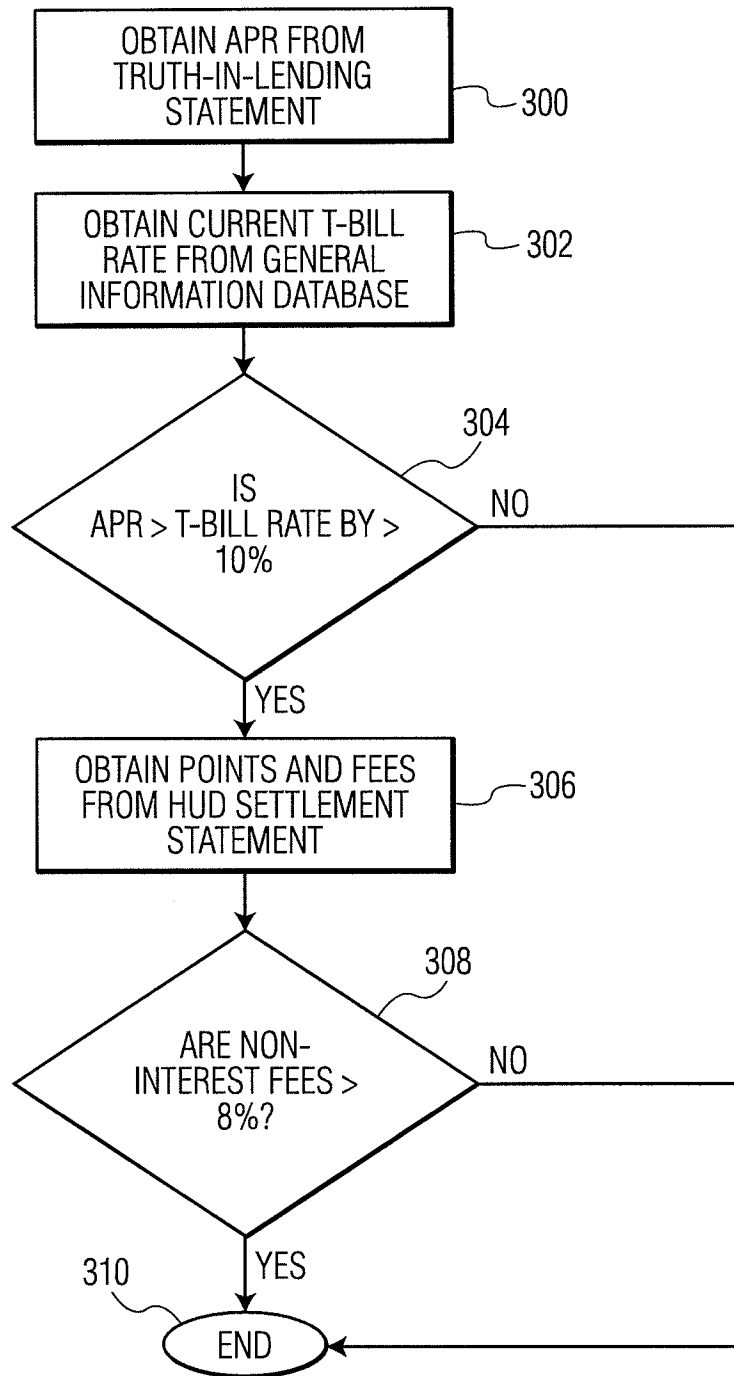


FIG. 4

Title: Predatory Lending Detection System and Method Therefor
Inventor(s): Steven C. Halper and Constance A. Wilson
Appl. No.: 09/993,072
REPLACEMENT SHEET

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A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN OMB No 2502 0265 1 <input type="checkbox"/> FHA 2 <input type="checkbox"/> FmHA 3 <input checked="" type="checkbox"/> CONV UNINS 4 <input type="checkbox"/> VA 5 <input type="checkbox"/> CONV INS	
		6 FILE NUMBER	7 LOAN NUMBER
		REF NUMBER	LOAN NUMBER
		8 MORTGAGE INSURANCE CASE NUMBER	
C. NOTE This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c)" were paid outside the closing, they are shown here for informational purposes and are not included in the totals.			
D. Name and Address of Borrower BORROWER1 SAMPLE, BORROWER2 SAMPLE MAILING STREET, MAILING CITY, CALIFORNIA 90746		E. Name and Address of Seller	
F. Name and Address of Lender Document Systems, Inc. (DEMO) 20501 South Avalon Blvd. Suite B CARSON, CALIFORNIA, 90746		G. PROPERTY LOCATION 1234 PROPERTY STREET PROPERTY CITY, CALIFORNIA 90746	
H. SETTLEMENT AGENT ABC CLOSING COMPANY		PLACE OF SETTLEMENT 123 CLOSING STREET CLOSING CITY, CALIFORNIA 90746	I. SETTLEMENT DATE 07/12/99
L. SETTLEMENT CHARGES			
54 700. TOTAL SALES BROKER'S COMMISSION		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$ @ % =			
Division of Commission (line 700) as follows			
701. \$ to			
702. \$ to			
703. Commission paid at Settlement			
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Organization Fee 1.000% to: Lender		200.00	
802. Loan Discount			
803. Appraisal Fee			
804. Credit Report to: Lender		50.00	
805. Lender's Inspection Fee			
806. Mortgage Insurance Application Fee			
807. Assumption Fee			
808. Loan Organization Fee			
809. Document Preparation Fee to: Lender		100.00	
810. Yield Adjustment Credit			
811. Servicing Release Premium			
812. ADMINISTRATION FEE to: Broker		200.00	
813. COURIER FEE to: Broker		250.00	
814. CREDIT REPORT to: Broker		350.00	
815. WAREHOUSE FEE to: Lender		400.00	
816.			
817.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest from 07/16/99 to 08/01/99 @ \$ 6.3014 /day		100.82	
902. Mortgage Insurance Premium for months to			
903. Hazard Insurance Premium for years to			
904. Flood Insurance Premium years to			
905.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording fees: Deed \$:Mortgage \$:Releases		300.00	
1202. City/county tax/stamps: Deed \$:Mortgage \$			
1203. State tax/stamps: Deed \$:Mortgage \$			
1204.			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey			
1302. Pest Inspection			
1303.			
1304.			
1305.			
58 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)			

FIG. 5

Title: Predatory Lending Detection System and Method Therefor
Inventor(s): Steven C. Halper and Constance A. Wilson
Appl. No.: 09/993,072
REPLACEMENT SHEET

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FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: LOAN NUMBER
Creditor: Document Systems, Inc. (DEMO)
Address: 20501 South Avalon Blvd. Suite B, CARSON, CALIFORNIA 90746
Borrower(s): BORROWER1 SAMPLE, BORROWER2 SAMPLE
Address: MAILING STREET, MAILING CITY, CALIFORNIA 90746
Lines containing an "x" are applicable:

Date: JULY 9, 1999

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ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	<input type="checkbox"/> Total Sale Price The total cost of your purchase on credit including your down-payment of \$
11.007 %	\$ 44,848.98	\$ 18,699.18	\$ 63,548.16	\$

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payment**	When Payments Are Due	Number of Payments	Amount of Payment**	When Payments Are Due	Number of Payments	Amount of Payment**	When Payments Are Due
		Monthly Beginning			Monthly Beginning			Monthly Beginning
12	198.06	09/01/99						
348	175.78	09/01/00						

☐ **DEMAND FEATURE:** This obligation has a demand feature.

☒ **VARIABLE RATE FEATURE:** Your loan contains a variable rate feature. Disclosure about the variable rate feature have been provided to you earlier.

INSURANCE: The following insurance is required to obtain credit:
☐ Credit life insurance and credit disability ☒ Property Insurance ☐ Flood Insurance ☐ Private Mortgage Insurance
You may obtain property insurance from any insurer that is acceptable to the Lender.

SECURITY: You are giving a security interest in: 1234 PROPERTY STREET, PROPERTY CITY, CALIFORNIA 90746
☐ The goods or property being purchased ☒ Real property you already own.

FILING FEES: \$ 300.00

LATE CHARGE: If payment is more than 15 days late, you will be charged 5.000 % of the payment.*

PREPAYMENT: If you pay off early, you ☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
☐ may ☐ may, subject to conditions ☒ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

☒ "e" means an estimate ☐ all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

_____ (Applicant) BORROWER1 SAMPLE	_____ (Date)	_____ (Applicant) BORROWER2 SAMPLE	_____ (Date)
_____ (Applicant)	_____ (Date)	_____ (Applicant)	_____ (Date)
_____ (Applicant)	_____ (Date)	_____ (Applicant)	_____ (Date)

** NOTE: Payments shown above do not include reserve deposits for taxes, assessments, and property or flood insurance.

FIG. 6

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Loan Number LOAN NUMBER

ADJUSTABLE RATE NOTE
(1 Year Treasury Index-Rate Caps)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

JULY 9, 1999
[Date]

CARSON, CALIFORNIA
[City] [State]

1234 PROPERTY STREET, PROPERTY CITY, CALIFORNIA 90746
[Property Address]

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1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$20,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Document Systems, INC. (DEMO), A California Corporation

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 11.500 %. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on SEPTEMBER 1, 1999. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on AUGUST 1, 2029, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 20501 South Avalon Blvd, Suite B,
CARSON, CALIFORNIA 90746

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$198.06. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

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DISCLOSE (3.0)

DISCLOSE CONFIRMATION PAGE

401 DATE: 05/04/2000 6:10:32 PM
 DISSCO ID: DISSCO20002013123
 BORROWER: JOHN MOUSE

PRINT THIS PAGE

LOAN NUMBER: 123456789

☐ Number of times loan was successfully scored: 3

418

410 DISCLOSE STATUS: INVESTIGATE

DISCLOSE SCORE: 320

416

	Transgression	Description	*	Action to Resolve	*	
1.	APR exceeds limit allowed by state/local regulations	Dekalb Co., GA: APR not to exceed T-bill + 5%	<input type="checkbox"/>		<input type="checkbox"/>	✓
2.	Loan meets state/local guidelines for HCL and state/local regulations do not allow for financing of Credit Life Ins. On HCL's.	Dekalb Co., GA: no financing of credit life, credit disability, credit unemployment or any other life or health insurance.	<input type="checkbox"/>		<input type="checkbox"/>	✓

404

LEGEND:

- * - RESOLVED: Checked indicates satisfaction of condition and supporting documentation to be attached.
- ☐ - COMMENT FIELD
 - ✓ - Comment Available (Click to EDIT/VIEW a Comment).
 - ✓ - No Comments (Click to ADD a Comment).

Description From DISSCO

LOAN NUMBER: 123456789

LOAN AMOUNT: \$102,403.00

PURCHASE PRICE: \$102,403.00

PURPOSE: PURCHASE

OCCUPANCY: OWNER OCCUPIED

LTV: 100.00%

ESTIMATED/APPRaised VALUE: \$102,500.00

SUBORDINATE FINANCING:

PROPERTY TYPE: SINGLE FAMILY

APPLICATION DATE: 05/03/2000

CLTV: 0.00%

402

Federal Truth in Lending					
13.025%					
YES	YES	NO	NO	NO	NO

FIG. 8

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Links Best of the Web Channel Guide Customize Links Free HotMail Internet Start Microsoft Windows Update Windows Windows Media

BORROWER 2 INFORMATION

DISSCO ID: DISSCO20002013123 LOAN NUMBER: 123456789

GENERAL INFORMATION

72 Last Name * Middle Name
First Name * Social Security # *
Phone Number Age
U.S. Citizen ☒ *

CURRENT RESIDENCE

74 ☐ Same As a Subject Property ☐ Same As Borrower
St. Number St. Direction
St. Name St. Type
Post Direction Unit #
City State Zip

EMPLOYER 1 INFORMATION

76 Employer Name
Phone Number Position
Monthly Base Income Monthly Total Income
Self Employed ☐ Years on Job

EMPLOYER 1 ADDRESS

St. Number St. Direction
St. Name St. Type
Post Direction Unit #
City State Zip

EMPLOYER 2 INFORMATION

78 Employer Name
Phone Number Position
Self Employed ☐ Years on Job

EMPLOYER 2 ADDRESS

St. Number St. Direction
St. Name St. Type
Post Direction Unit #
City State Zip

80 82

70

FIG. 9